



## SCHEDULE 8

### COMPENSATION DIFFERENTIAL SCHEDULE TEAM LOAN OFFICER

Regional Manager Name: Gina Spearman

Region Managed: Southeast Division

GFE/LE Application Effective Date: October 29, 2018

**Purpose** – This document is to be used in connection with Schedule 1 to the Regional Manager Agreement section 1.4.D where Regional Manager hires a loan officer at a lower compensation model than the Standard Regional Commission Schedule. This document provides the Payroll Department with the necessary information to calculate the applicable compensation differential that will be paid to the Regional Manager related to this particular loan officer's loans that are funded.

#### Calculation of Team Loan Officer Schedule

Where Regional Manager hires a loan officer at a lower compensation model than Standard Regional Commission Schedule as set forth below then the Regional Manager will earn Override Bonus Add-on for loans funded by the Loan Officer for such time as the Loan Officer remains employed at the Branch, Regional Manager remains employed as the Regional Manager at the Branch, and Loan Officer's personal Commission Schedule applicable to the loan is lower than the Standard Regional Commission Schedule in effect at the time the loan is funded. An Override Bonus Add-on is a component of the Override Bonus formula and is subject to same conditions and limitations and is not a separate pay component. The value of an Override Bonus Add-on will be calculated as follows:

[Differential as defined below] x (Loan Amount)

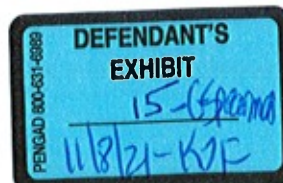
Employee Initials GWS

Employee's initial indicates that this page has been read and is understood in its entirety

Schedule 8 – Compensation Differential Schedule  
Revised 9/30/15

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CONFIDENTIAL



NAF 0000545



Gina Spearman

April 4, 2019

Schedule 8 – Regional Manager

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**Standard Branch Commission Schedule** (fill in the Standard Loan Officer's Compensation, the actual BPS for the loan officer hired and the Differential in the space below):

Loan Officer Name: **Redacted**

GFE/LE Application Effective Date: October 29, 2018

Loan Scenarios	Standard Loan Officer Comp Schedule (bps)	Basis Points (bps) to Loan Officer Listed on This Schedule	Differential Paid to Regional Manager (bps)
Loans Funded by New American Funding	120	100	20
Corporate Generated Lead	70	70	0
Jumbo Loans	85	85	0
House Accounts	140	90	50

Loan Officer Name: **Redacted**

GFE/LE Application Effective Date: October 29, 2018

Loan Scenarios	Standard Loan Officer Comp Schedule (bps)	Basis Points (bps) to Loan Officer Listed on This Schedule	Differential Paid to Regional Manager (bps)
Loans Funded by New American Funding	140	85	55
Corporate Generated Lead	70	70	0
Jumbo Loans	85	85	0
House Accounts	140	85	55

Employee Initials GWS

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Schedule 8 – Compensation Differential Schedule

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April 4, 2019

Schedule 8 – Regional Manager

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Loan Officer Name: RedactedGFE/LE Application Effective Date: November 5, 2018

Loan Scenarios	Standard Loan Officer Comp Schedule (bps)	Basis Points (bps) to Loan Officer Listed on This Schedule	Differential Paid to Regional Manager (bps)
Loans Funded by New American Funding	140	125	15
Corporate Generated Lead	70	70	0
Jumbo Loans	85	85	0
House Accounts	140	85	55

Loan Officer Name: RedactedGFE/LE Application Effective Date: November 5, 2018

Loan Scenarios	Standard Loan Officer Comp Schedule (bps)	Basis Points (bps) to Loan Officer Listed on This Schedule	Differential Paid to Regional Manager (bps)
Loans Funded by New American Funding	140	125	15
Corporate Generated Lead	70	70	0
Jumbo Loans	85	85	0
House Accounts	140	90	50

Employee Initials GWS

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**GFE/LE Application Effective Date:** April 8, 2019

Loan Scenarios	Standard Loan Officer Comp Schedule (bps)	Basis Points (bps) to Loan Officer Listed on This Schedule	Differential Paid to Regional Manager (bps)
Loans Funded by New American Funding	140	70	70
Corporate Generated Lead	70	70	0
Jumbo Loans	85	85	0
House Accounts	140	70	70

*Gina Spearman*  
Gina Spearman (Apr. 27, 1971)

Apr 8, 2019

Employee – Print Name

Christy Bunce, COO

gina.spearman@nafinc.com

GWS

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